

## ANNEX CCCC

### INDIVIDUAL AND FAMILY GRANT PROGRAM

#### A. PURPOSE

1. Individuals and families may be financially unable to meet necessary expenses or serious needs as a result of a major disaster. Federal law authorizes grants to disaster victims with disaster related expenses and needs which cannot be met through other available governmental disaster assistance programs.
2. The Federal share of a grant to an individual or family under this program shall be equal to 75% of the actual cost of meeting such an expense or need and shall be made only on condition that the remaining 25% of such costs is paid to the individual or family from funds made available by the State. No individual or family shall receive any grant or grants under this program aggregating more than a maximum amount established by Federal regulation with respect to any one major disaster.
3. Federal law prohibits the duplication of benefits, and requires that each program contain provisions to prevent duplication. If disaster assistance is available from other means (such as SBA or USDA), individuals and families must apply for such assistance and either be denied or have unmet needs after receiving the assistance in order to receive a grant. The grant program is not intended to indemnify disaster losses or to permit purchase of items or services that may generally be characterized as nonessential, luxury or decorative.

#### B. CONCEPT OF OPERATIONS

The "Concept of Operations" Section presents an overview of the Individual and Family Grant (IFG) Program's policies and regulations. The State's Individual and Family Grant Program administrative procedures and organization is more fully covered in the West Virginia Administrative Plan for Individual and Family Grant Program.

1. To qualify for the IFG program, an individual or family representative must:
  - a. Make application to all applicable available governmental disaster assistance programs for assistance to meet a necessary expense or serious need and be determined not qualified for such assistance, or demonstrate that the assistance received does not satisfy the total necessary expense or serious need;
  - b. Not have previously received or refused assistance from other means for the specific necessary expense or serious need, or portion thereof, for which application is made; and

c. Certify to refund to the State that part of the grant for which assistance from other means is received, or which is not spent as identified in the grant award document.

2. Eligible categories in the IFG program:

a. Housing: with respect to primary residences (including mobile homes) which are owner-occupied at the time of the disaster, grants may be authorized to:

- (1) Repair, replace or rebuild;
- (2) Provide access;
- (3) Clean or make sanitary;
- (4) Remove debris from such residences, is limited to the minimum required to remove health or safety hazards from, or protect against additional damage to, the residence; and
- (5) Provide or take minimum protective measures required to protect such residences against the immediate threat of damage.

b. Personal property such as:

- (1) Clothing;
- (2) Household items, furnishings, or appliances;
- (3) Tools, specialized or protective clothing, and equipment that are required by an employer as a condition of employment;
- (4) Repairing, cleaning or sanitizing any eligible personal property item;  
and
- (5) Moving and storing to prevent or reduce damage.

c. Transportation. Grants may be authorized to provide public transportation and to repair/replace private vehicles and bridges.

d. Medical or dental expenses.

e. Funeral expenses. Grants may include funeral and burial (and/or cremation) expenses.

- f. Cost of enrolling certain applicants in a group flood insurance policy.
  - g. Minimization measures required by owner-occupants to enable them to receive assistance from other means; and enable them to comply with a community's floodplain management regulations.
  - h. Cost for estimates required for eligibility determinations under the IFG program. A grant in this category may not exceed the customary charges for such services in the disaster area.
  - i. Other.
- 3. Ineligible categories in the IFG program:
  - a. Business losses, including farm businesses and self-employment.
  - b. Improvements or additions to real or personal property except those required to comply with a community's floodplain management regulations.
  - c. Landscaping
  - d. Real or personal property used exclusively for recreation.
  - e. Financial obligations incurred prior to the disaster.
  - f. Insurance deductibles.
- 4. The State shall develop a plan for the administration of the IFG program that must be approved by the FEMA III Regional Director.
- 5. The Governor must, either in the request to the President for a disaster declaration or by separate letter to the Regional director, express his intention to implement the IFG program. This expression of intent must include an estimate of the size and cost of the program. In addition, this expression of intent represents the Governor's agreement to the following:
  - a. That the program is needed to satisfy necessary expenses and serious needs of disaster victims that cannot be met;
  - b. That the State will pay its 25 percent share of all grants to individuals and families;
  - c. That the State will return immediately upon discovery advance Federal funds that exceed actual requirements;

- d. To implement an administrative plan as identified in paragraph (e) below of this section.
  - e. To implement the grant program throughout the area designated as eligible for assistance; and
  - f. To maintain close coordination with and provide reports to the Regional Director.
- 6. The Regional Director may approve Federal assistance under this section upon his/her determination that:
  - a. The Governor has indicated his/her intention to implement the IFG program in accordance with the above listed requirements.
  - b. The State administrative plan meets all the FEMA requirements and current policy guidance.

C. TASK ASSIGNMENTS

- 1. The Governor's Authorized Representative (GAR) shall submit requests for advancement of funds and the Regional Director may authorize advances of funds for the Federal share of the IFG program.
- 2. The Regional Director may also authorize advances of funds for the State share if the State is unable to immediately pay its 25 percent share.
- 3. The Governor shall make the initial request to the Regional Director for an advance of the State share. The request shall include;
  - a. A certification that the State is unable immediately to pay its 25 percent share;
  - b. A statement of the specific actions taken or to be taken to overcome the inability to provide the State share;
  - c. A certification that the State will repay this advance when it is able, and the date for this repayment; and
  - d. An estimate of the total amount needed to meet the State's 25 percent share.
- 4. The GAR may submit to the Regional Director subsequent requests for advances of the State share.

5. The Governor shall indicate his/her intention to implement the IFG program no later than seven days following the day on which the major disaster was declared.
6. The West Virginia Department of Health and Human Services has the following responsibilities:
  - a. Maintain an Individual and Family Grant Program Administrative Plan which has been approved by the FEMA, Regional Director.
  - b. Under the guidance of the State Coordinating Officer, coordinate administration of the Individual and Family Grant Program.
7. All other State agencies provide personnel as required by the Grant Coordinating Officer to serve on Individual and Family Grant Administrative Panels.

NOTE: If the Governor declares a State of Emergency without eventually receiving a Presidential Declaration, he/she may request that the West Virginia Office of Emergency Services and the West Virginia Department of Health and Human Resources operate a State IFG Program for those areas so affected.

#### D. AUTHORITIES

1. The State of West Virginia will administer the Individual and Family Grant Program under the provisions of Public Law 93-288, as amended by Public Law 100-707, Robert T. Stafford Disaster Relief and Emergency Assistance Act, Sections 411, 308, 321, 313, 314, 318 and 423;
2. Public Law 93-234; Public Law 103-325, Sections 521 and 582; Federal Emergency Management Agency Regulations 44 CFR 206.131 and 206.191 and Parts 9, 10, 11 and 13;
3. FEMA IFG Handbook/ Executive Orders 11988 and 11990;
4. West Virginia Code, Chapter 15, Article 5, and Chapter 9, Article 2.